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**REMARKS**

The Office Action dated May 22, 2007, has been received and carefully considered. In this response, claims 1, 15 and 25 have been amended. Entry of the amendments to claims 1, 15 and 25 is respectfully requested. Reconsideration of the outstanding objections/rejections in the present application is also respectfully requested based on the following remarks.

**I. THE OBVIOUSNESS REJECTION OF CLAIMS 1-21 AND 23-28**

On page 3 of the Office Action, claims 15-16 and 19-26 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen (U.S. Patent No. 6,272,528) in view of Herz (U.S. Patent No. 5,835,087). On page 12 of the Office Action, claims 1-2, 4, 9-14 and 18 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Herz, and further in view of Hsu (U.S. Publication No. 2006/0020530). On page 19 of the Office Action, claims 17 and 27 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Herz, and further in view of Quido (U.S. Publication No. 2003/0093302). This rejection is hereby respectfully traversed. On page 20 of the Office Action, claims 3 and 5-7 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Herz, in view of Hsu, and further in view of Quido. On page 22 of the Office Action, claim 8 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Cullen, in view of Herz, in view of Hsu, and further in view of Parker (U.S. Publication No. 2003/0182290).

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest

all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaeck, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Although Applicant does not agree with the pending rejection, Applicant has nonetheless amended each of the independent claims to clarify the claimed systems and methods and better distinguish the cited references. In particular, Applicant has amended each if independent claims 1, 15 and 25 to recite features and functionality not disclosed by the cited references, either alone or in combination. For example, claim 15 has been amended to clarify the "personalizing" step as follows: "wherein personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell." Thus, for example, a user selects a particular insurance or financial services-related product or service that he or she is interested in, and the claimed systems and methods will thereafter identify at least one such product or service the user is authorized to sell. Claim 1 and 25 have been amended in a similar manner.

Applicant respectfully submits that none of the cited references teach or suggest -- alone or in combination -- any feature or functionality the even remotely comprises a "personalizing" step "wherein personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell," as expressly required by each of the independent claims. In particular, Applicant respectfully submits that none of the cited references teach or suggest any feature or functionality that "personalizes" at least one insurance or financial services-related product or service by identifying at least one insurance or financial services-related product or service the user is authorized to sell.

Regarding claims 2-14, 16-20 and 22-28, these claims are dependent upon independent claim 1, 15 or 25. Thus, since independent claims 1, 125 and 245 should be allowable as discussed above, claims 2-14, 16-20 and 22-28 should also be allowable at least by virtue of their dependency on independent claim 1, 15 or 21. Moreover, these claims recite additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination. For example, claim 9 recites "wherein the information about the user and the insurance or financial services-related content are stored in a database." Applicant respectfully submits that the cited references -- alone or in combination -- do not teach or suggest the method of claim 1 wherein the information about the user and the insurance or financial services-related content are stored in a database.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-21 and 23-28 be withdrawn.

## II. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

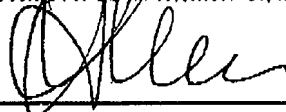
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper,  
including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess  
fees to the same deposit account.

Respectfully submitted,

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